



**STATE OF TENNESSEE  
DEPARTMENT OF COMMERCE AND INSURANCE**

**TYPES OF HEALTH INSURANCE**

1. **MAJOR MEDICAL** - provides a full spectrum of medical coverage including hospital stays, outpatient care, and doctor visits. It may also provide coverage for prescription drugs, home health care, nursing homes, and other health services. This type of insurance typically has a deductible and then coverage is provided on a co-insurance or co-payment basis cost sharing basis until a maximum out of pocket amount is reached and 100% coverage is provided. This type of policy bases its payment on the expenses incurred for medical care.
2. **SHORT TERM MAJOR MEDICAL** - this type of policy is for a limited duration, usually up to six months but maybe as long as a year. A short term major medical policy will not cover pre-existing conditions. This type of policy bases its payment on the expenses incurred for medical care.
3. **HOSPITAL/SURGICAL ONLY**- is very similar to the major medical but only provides coverage for hospital care and possibly some hospital outpatient care such as surgery on a limited basis. This type of coverage **will not cover outpatient care or prescription drugs**. This type of insurance typically has a deductible and then coverage is provided on a co-insurance or co-payment basis cost sharing basis until a maximum out of pocket amount is reached and 100% coverage is provided. This type of policy bases its payment on the expenses incurred for medical care.
4. **HOSPITAL INDEMNITY** - this type of policy pays a specified daily amount when a person is confined to a hospital. The payment of a benefit is based upon an occurrence (the hospital confinement) of an event, not an expense. This type of policy will not provide comprehensive medical coverage and is best used as a supplement for a major medical or hospital surgical policy.
- 5) **HOSPITAL/ MEDICAL/ SURGICAL INDEMNITY** - this type of policy is a combination of coverage based upon stated schedule amounts. The payment of a benefit is based upon an occurrence, not an expense. It will typically provide a limited payment, has time period/visit limits, and does not contain any maximum out of pocket provision. If a major health crisis occurs, this policy will not provide financial protection. This type of policy will not provide comprehensive medical coverage and is best used as a supplement for a major medical or hospital surgical policy.
5. **CANCER, HEART, STROKE** - is a limited benefit policy. These types of policies cover a specific illness only and do not pay benefits for any other illness or injury. This type of policy is not meant to be your only medical coverage.
6. **ACCIDENT** - this type of policy is also a limited benefit policy. It pays a benefit for accidental injury only. These policies may pay on an expense incurred basis or a stated indemnity amount.
7. **SUPPLEMENTS** - these types of policies are meant to provide additional coverage for expenses left uncovered by a major medical, hospital surgical, champus, or Medicare policy. They are not intended to be the only coverage.



**STATE OF TENNESSEE  
DEPARTMENT OF COMMERCE AND INSURANCE  
CONSUMER INSURANCE SERVICES**

DAVY CROCKETT TOWER, 4<sup>TH</sup> FLOOR  
500 James Robertson Parkway, Fourth Floor  
Nashville, TN 37243-0574  
TELEPHONE: (615) 741-2218 or (800) 342-4029 \* FAX: (615) 532-7389

**HEALTH INSURANCE AND HIPAA PLANS AVAILABLE IN TENNESSEE**

If you no longer have employer insurance coverage available but have had coverage for at least 18 months, you have certain rights under state HIPAA laws (Health Insurance Portability and Availability Act). If you have had prior health insurance (including TennCare) for 18 months of coverage with no gaps exceeding sixty-three (63) days, then you cannot be denied coverage due to a pre-existing medical condition. However, you must seek new health insurance coverage immediately upon termination of your prior coverage in order to be protected.

**You have 63 days to apply for a HIPAA Plan.**

The following list of companies all offer individual health insurance and HIPAA policies in Tennessee. When calling for price quotes, you need to specify that you are seeking a "HIPAA" or "guaranteed issue" plan. This list may not be complete and changes in those companies offering individual health products occur frequently. **We are not recommending any company on this list.** For further information, please contact the Consumer Insurance Section at the number listed above.

**Aetna Life Insurance Company**

151 Farmington Avenue  
Hartford, CT 06156  
(800) My Health  
[www.aetna.com](http://www.aetna.com)

**American National Life Ins. Co. of Texas**

One Moody Plaza  
Galveston, TX 77550-7999  
(800) 899-6503  
[www.anico.com](http://www.anico.com)

**American Community Mutual Ins. Co.**

39201 Seven Mile Rd.  
Livonia, MI 48152-1094  
(800) 991-2642  
[www.american-community.com](http://www.american-community.com)

**American Republic Ins. Co.**

P. O. Box 1  
Des Moines, IA 50334  
(800) 247-2190  
[www.aric.com](http://www.aric.com)

**American Medical Security Life Ins. Co**

3100 AMS Blvd, P.O. Box 19032  
Green Bay, WI 54307-9032  
(800) 232-5432  
[www.eams.com](http://www.eams.com)

**Blue Cross and Blue Shield of Tennessee**

801 Pine Street  
Chattanooga, TN 37402  
(800) 565-9140  
[www.bcbst.com](http://www.bcbst.com)

**Celtic Insurance Company**  
233 South Wacker Dr., Suite 700  
Chicago, IL 60606-6393  
(800) 477-7990  
[www.celtic-net.com](http://www.celtic-net.com)

**Central Reserve Life Insurance Co.**  
17800 Royalton Rd.  
Strongsville, OH 44136  
(800) 321-3997  
[www.centralreserve.com](http://www.centralreserve.com)

**Continental General Ins. Co.**  
8901 Indian Hills Drive  
Omaha, NE 68114  
(800) 545-8905  
[www.continentalgeneral.com](http://www.continentalgeneral.com)

**Connecticut General Life Ins. Co.**  
P.O. Box 30362  
Tampa, FL 33630-3362  
(866) 438-2446  
[www.cigna.com](http://www.cigna.com)

**Coventry Health & Life Ins. Company**  
5350 Poplular Ave. Suite 390  
Memphis, TN 38119  
(866) 364-5664  
[www.chctennessee.com/](http://www.chctennessee.com/)

**Freedom Life Ins. Company of America**  
110 West Seventh St., Suite 300  
Ft. Worth, TX 76102  
(800) 387-9027  
[www.freedomlife.net](http://www.freedomlife.net)

**Golden Rule Insurance Company**  
712 Eleventh Street  
Lawrenceville, IL 62439-2395  
(800) 444-8990  
[www.goldenrule.com](http://www.goldenrule.com)

**Guarantee Trust Life Ins. Company**  
1275 Milwaukee Ave.  
Glenview, IL 60025  
(847) 699-0600  
[www.gtlic.com](http://www.gtlic.com)

**Humana Ins. Co.**  
P.O. Box 30111  
Tampa, FL 33630-3111  
(866) 672-9165  
[www.humana.com](http://www.humana.com)

**Independence American Ins. Co.**  
485 Madison Avenue  
New York NY 10022  
(212) 355-4141  
[www.independenceamerican.com](http://www.independenceamerican.com)

**MEGA Life and Health Ins. Company**  
P.O. Box 982010  
North Richland Hills, TX 76182-8010  
(800) 527-5504  
[www.megainsurance.com](http://www.megainsurance.com)

**Mid-West National Life Ins. Co. of TN**  
4001 McEwen Rd., Suite 200  
Dallas, TX 75244  
(800) 729-2302  
[www.healthinsuranceandmore.com](http://www.healthinsuranceandmore.com)

**National Foundation Life Ins. Co.**  
110 West Seventh St., Suite 300  
Ft. Worth, TX 76102  
(800) 221-9039  
[www.freedomlife.net](http://www.freedomlife.net)

**Physicians Mutual Ins. Co.**  
2600 Dodge Street  
Omaha, NE 68131  
(888) 932-7642  
[www.physiciansmutual.com](http://www.physiciansmutual.com)

**Time Ins. Co.**  
P. O. Box 3050  
Milwaukee, WI 53201-3050  
(866) 884-4636  
[www.assuranthealth.com](http://www.assuranthealth.com)

**Unified Life Insurance Company**  
500 Bielenberg Drive  
Woodbury, Minnesota 55125  
(866) 884-4636  
[www.assuranthealth.com](http://www.assuranthealth.com)

**United American Insurance Co.**  
P. O. Box 810  
Dallas, TX 75221-0810  
(972) 529-5085  
[www.unitedamerican.com](http://www.unitedamerican.com)

**World Insurance Company**  
P. O. Box 3160  
Omaha, NE 68103-0160  
(800) 786-7557  
[www.worldinsco.com](http://www.worldinsco.com)